

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP  
80 Main Street, Suite 460  
West Orange, NJ 07052  
973- 325-8800  
File No.: 03-017355-B00  
Douglas McDonough, Esq.  
Attorney ID:  
DMcDonough@flwlaw.com  
Attorney for BANK OF AMERICA, N.A., Secured Creditor

Case No.: **19-14637-VFP**

Chapter 13

Judge Vincent F. Papalia

In Re:

**Claudette Brooks aka Claudette Thomas**

Debtor(s).

**NOTICE OF MORTGAGE FORBEARANCE**

The undersigned is the Attorney for Creditor in this matter, BANK OF AMERICA, N.A. (the “Creditor”). On or about September 23, 2020, the Creditor was advised that the Debtor(s)’ mortgage loan ending in 0585 (“subject mortgage loan”), secured by real property described as 1140 Summit Ave, Teaneck, NJ 07666, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 92 days and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting October 1, 2020 through December 31, 2020.
2. Debtor(s) will resume mortgage payments beginning January 1, 2021 and will be required to cure the delinquency created by the forbearance period (“forbearance arrears”).
3. The payment amount currently is \$2,014.12.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to:

- (a) bringing the account post-petition current; (b) requesting extension of the forbearance period;
- (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

**This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.**

DATE: September 30, 2020

/s/ Douglas McDonough  
Douglas McDonough, Esq.

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In Re:

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**CERTIFICATION OF SERVICE**

1. I, Alison Viggiano, am a paralegal for FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP, who represents BANK OF AMERICA, N.A. in this matter.
2. On September 30, 2020, I arranged to have the items set forth below served to the names and addresses shown as set forth in the following chart:
  - a. Notice of Mortgage Forbearance
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: September 30, 2020

/s/ Alison Viggiano

Alison Viggiano

Name and Address of Party Served	Relationship of Party to the case	Mode of Service
Marie-Ann Greenberg, Esq. 30 Two Bridges Road, Suite 330 Fairfield, NJ 07004	<b>TRUSTEE</b>	Notice of electronic Filing (NEF)
Russell L. Low, Low & Low 505 Main Street, Suite 304 Hackensack, NJ 07601	<b>DEBTOR'S ATTORNEY</b>	Notice of electronic Filing (NEF)